



Flood Mitigation Assistance (FMA) Program

Program Overview

The FMA program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP).

FEMA provides FMA funds to assist States and communities implement measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program.

Program Guidance Links

The June 1, 2010 HMA guidance is in the FEMA library and can be accessed through this link.

FMA guidance from previous fiscal years can be accessed through the FMA archives.

Types of FMA Grants

Three types of FMA grants are available to States and communities:

- **Planning Grants** to prepare Flood Mitigation Plans. Only NFIP-participating communities with approved Flood Mitigation Plans can apply for FMA Project grants
- **Project Grants** to implement measures to reduce flood losses, such as elevation, acquisition, or relocation of NFIP-insured structures. States are encouraged to prioritize FMA funds for applications that include repetitive loss properties; these include structures with 2 or more losses each with a claim of at least \$1,000 within any ten-year period since 1978.
- **Management Cost Grants** for the State to help administer the FMA program and activities. Up to ten percent (10%) of Project grants may be awarded to States for Management Cost Grants.